

NEW DESIGNS FOR YOUR MONEY

Familiar Features

The new currency is still distinctly recognizable as American. Many elements remain the same, including:

- ▶ **Size of the bill**
- ▶ **Ink colors**—black on the front and green on the back
- ▶ **Paper**—cotton and linen with red and blue fibers
- ▶ **Texture of the paper**
- ▶ **Historical figures and back illustrations**—with slight alterations
- ▶ **Motto**—“In God We Trust.”

In addition, the security measures first introduced in the Series 1990 currency—microprinting and the embedded security thread—have been modified for use in the new currency. Other changes incorporated in the new design include a modified serial number and a modified Federal Reserve Seal.

New Features

The design of U.S. currency has been changed to incorporate a number of new security features, among them:

- ▶ **Larger, off-center portrait**
- ▶ **Watermark portrait**
- ▶ **Color-shifting ink**
- ▶ **Concentric fine-line printing**
- ▶ **Low-vision feature on \$50**

A Smooth Transition

It is important to remember that *all* U.S. currency will continue to be honored at full face value. There will be no recall or devaluation of any U.S. notes. As the new currency is phased in, the old notes will be retired by the Federal Reserve when they are returned through the banking system. This means that there is no time limit or requirement for exchanging a previous series for a new series.

Look for these features to guard against counterfeits

- **Color-shifting ink** - Tilt the front of the bill back and forth to see the color on the numeral on the lower right corner change from a distinct green to black and back again.
- **Watermark** - Hold the bill up to a light source to see the watermark in the blank space to the right of the portrait. Because the watermark is *in* the paper, not printed on it, the watermark looks the same from the reverse side.
- **Security thread** - Verify the presence of a thin strip running from top to bottom to the *right* of the portrait on newly designed \$50 bills, *left* on \$100s. It is a strip of plastic actually embedded in, not printed on, the paper. It is visible only when you hold the bill up to a light source. On the \$50 you can see “USA 50” and a flag from both sides of the note. The thread glows under ultraviolet light - yellow on the \$50, red on the \$100.
- **Concentric fine lines** - Look at the very fine lines behind the portrait. Then turn the note over to be certain that the lines on *both* sides are clear - not splotchy, wavy or composed of dots.
- **Microprinting** - Examine the portrait and the security thread under a magnifier to see the very small words “USA” plus a numeral or “The United States of America.” On the \$50, the word “Fifty” is repeated in the side borders, and on the \$100, “USA 100” is in the lower left numeral.
- **Comparison** - Check the note against currency you know to be authentic and look for differences in the features above as well as in the texture of the paper, which should have a familiar feel.

If you receive a counterfeit note

- **Keep** the bill from the passer.
- **Delay** the passer by some excuse if possible.
- **Telephone** the police or the U.S. Secret Service.
- **Observe** the passer’s description and that of any companion or vehicle used.
- **Write** your initials and the date on the bill, and surrender the bill only to the police or the U.S. Secret Service.

For further information, contact your local bank, Federal Reserve Bank or U.S. Secret Service office.



THE UNITED STATES is issuing currency with new security features. These enhancements make U.S. currency easier to recognize as genuine and more secure against advancing technologies that could be used for counterfeiting.

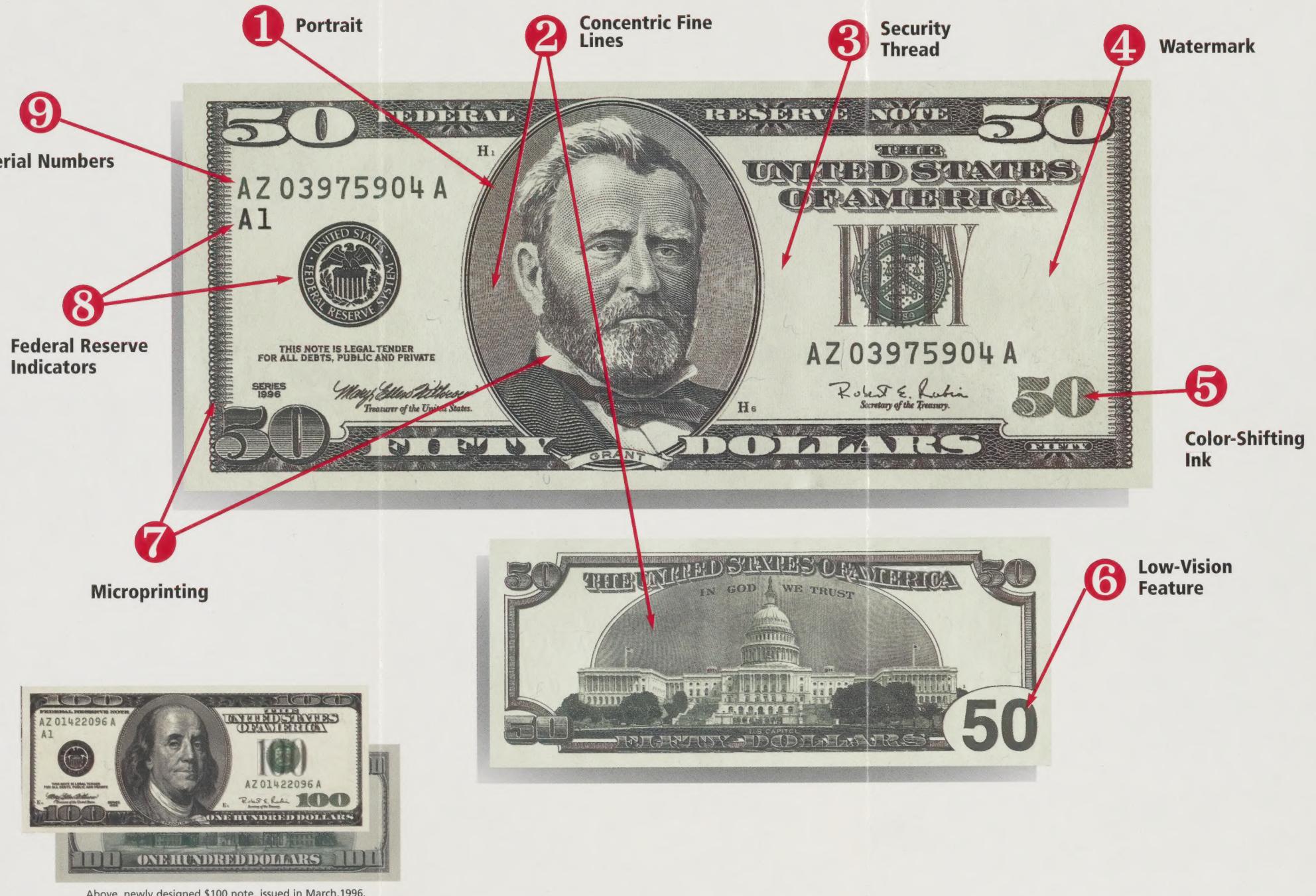
Newly designed \$100 notes were issued in 1996, and newly designed \$50s are being introduced in 1997. Lower denominations with new designs will follow. There will be no recall or devaluation of any U.S. currency, so you will continue to see both older and newer designs. Whether old or new, all U.S. currency always will be honored at full face value.

The Need for Change

The new currency series of bank notes represents an on-going commitment to protect the U.S. currency. In fact, U.S. currency has seen important changes throughout the years, beginning with the first series of U.S. bank notes issued in 1861. These early notes featured a distinctive cotton/linen paper, green ink, and a fine-line design. In 1928, each denomination was standardized with easily recognizable single portraits and illustrations. In 1990, U.S. currency was enhanced with an important new feature—the security thread that runs vertically through the left side of the note—but the currency's appearance remained largely unchanged.

Now after nearly four generations, U.S. currency is undergoing a more noticeable change in appearance. And in the future, as new, dependable technology becomes available, the next generation of currency enhancements will be incorporated into the currency.

WHAT'S NEW ABOUT YOUR MONEY



Above, newly designed \$100 note, issued in March, 1996.

- ① **Portrait** The enlarged portrait of Ulysses S. Grant is easier to recognize, while the added detail is harder to duplicate. The portrait is now off-center, providing room for a watermark and reducing wear and tear on the portrait.
- ② **Concentric Fine Lines** The fine lines printed behind both the portrait and the building are difficult to replicate.
- ③ **Security Thread** A polymer thread embedded vertically in the paper to the right of the portrait indicates the \$50 denomination. The words "USA 50" and a flag can be seen from both sides of the note when held up to a bright light. Additionally, this thread glows yellow when held under an ultraviolet light.
- ④ **Watermark** A watermark identical to the portrait is visible from both sides when held up to a light.
- ⑤ **Color-Shifting Ink** The number in the lower right corner on the front of the note looks green when viewed straight on, but appears black when viewed at an angle.
- ⑥ **Low-Vision Feature** The large numeral on the back of the note is easy to read. It appears on the \$50 note.
- ⑦ **Microprinting** Because they're so small, microprinted words are hard to replicate. On the front of the note, "Fifty" is repeated within the side borders, and "United States of America" is in Grant's collar.
- ⑧ **Federal Reserve Indicators** A new universal seal represents the entire Federal Reserve System. A letter and number beneath the left serial number identifies the issuing Federal Reserve Bank.
- ⑨ **Serial Numbers** An additional letter is added to the serial number. The unique combination of eleven numbers and letters appears twice on the front of the note.